

Investec USD MSCI Emerging Markets Index Digital Plus



31 March 2025

The Investec USD MSCI Emerging Markets Digital Plus ("Digital Plus") is a structured product issued by Investec Bank Limited ("IBL") and listed on the Johannesburg Stock Exchange Limited ("JSE").

The Digital Plus provides a minimum return of 22% in USD if the MSCI Emerging Markets Index ("Index") performance is flat or positive over the 4-year term of the investment. The investor has exposure to the performance of the Index from the trade date for a 4-year investment term. At maturity, if the growth in the Index exceeds 22%, the investor will also receive the excess growth in the Index, simply put; returns are unlimited and will not be capped.

Summary of the investment offering

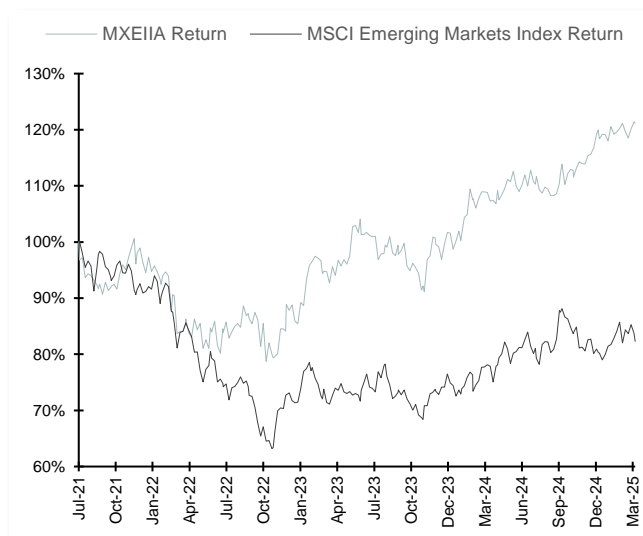
- A 4-year ZAR investment linked to the performance of the Index and US currency markets. The return will be calculated in USD and paid in ZAR, provided there has been no Credit Event in respect of the Reference Entity.
- 100% capital protection in USD provided the Index does not end more than 30% below the Initial Index Level at maturity.
- 22% minimum digital return in USD should the Index end flat or positive, plus 100% of the upside should the Index growth be above 22%.
- Daily liquidity provided on the JSE with a 0.5% bid to mid spread in normal market conditions. Liquidity is provided by IBL, who undertake to act as sole market maker.
- Daily pricing on the JSE and monthly statements from your stockbroker.

Instrument	Initial Level	Current Level	% Move
MXEIIA	R1,000.00	R1,211.84	21.18%
MXEF Index	1,338.13	1,101.40	-17.69%
USD/ZAR	R14.67	R 18.40	25.37%



JSE Share Code	MXEIIA
Product Name	Investec USD MSCI Emerging Markets Index Digital Plus
Index	MSCI Emerging Markets Index (Bloomberg code: MXEF)
Issuer	Investec Bank Ltd
Reference Entity	Barclays PLC
Trade Date	14 July 2021
Maturity Date	14 July 2025
Principal Protection Level	Barrier at 70% of initial index level on trade date
Digital Level	22%
Maximum Return	Uncapped
Distributor Fees	0.75% per annum (incl VAT)

Investec USD MSCI Emerging Markets Digital Plus Returns



Best Performance South Africa: 2016, 2017, 2019 & 2022
 Best Distributor South Africa: 2016, 2017, 2019, 2020 & 2022
 Best Distributor Offshore: 2019 Best House Africa: 2017
 Deal of the Year: 2017 & 2019

